



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/044,075	01/11/2002	George Likourezos	1002 CIP III	7427

7590 12/17/2004
George Likourezos
9321 Ridge Boulevard
Brooklyn, NY 11209

EXAMINER

GRAHAM, CLEMENT B

ART UNIT	PAPER NUMBER
----------	--------------

3628

DATE MAILED: 12/17/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/044,075

Applicant(s)

LIKOUREZOS ET AL.

Examiner

Clement B Graham

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 13 October 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-7,9-27 and 32-71 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-7,9-27 and 32-71 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

DETAILED ACTION

1. Applicant is reminded of the proper language and format for an abstract of the disclosure.

The abstract should be in narrative form and generally limited to a single paragraph on a separate sheet within the range of 50 to 150 words. It is important that the abstract not exceed 150 words in length since the space provided for the abstract on the computer tape used by the printer is limited. The abstract should describe the disclosure sufficiently to assist readers in deciding whether there is a need for consulting the full patent text for details.

The language should be clear and concise and should not repeat information given in the title. It should avoid using phrases which can be implied, such as, "The disclosure concerns," "The disclosure defined by this invention," "The disclosure describes," etc.

2. Claims 8, and 28-31 has been cancelled and claims 1-7, 9-27, and 32-71 remained pending.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-7, 9-27, 32-71, are rejected under 35 U.S.C. 103(a) as being unpatentable over Bogosian et al (Hereinafter Bogosian U.S. Patent No. 6, 760, 470) in view of in view of Brown U.S Patent 5, 794219.

As per claim 1, Bogosian discloses a method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of sending an e-mail by the electronic auction system to the buyer of the at least one

Art Unit: 3628

item.(see column 13 line 65 and column 14 line 5) and receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment.(see column 13 line 65 and column 14 line 5) and receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment.(see column 13 line 65 and column 14 line 5 and see column 5 lines 35-55) and providing a payment page to the buyer after receiving the at least one input from the buyer.(see column 13 line 65 and column 14 line 5 and see column 5 lines 35-55) and receiving, via the payment page, authorization from the buyer to deduct funds from a payment account corresponding to the buyer. (see column 5 lines 35-55) and deducting funds from the payment account corresponding to the buyer. (see column 5 lines 35-55) and using at least a portion of the deducted funds to effect payment to at least the seller, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller. (see column 5 lines 35-55).

Bogosian fail to explicitly teach storing funds therein.

However Brown discloses in a particularly advantageous embodiment, the method also includes the step of creating a bidder account for each bidder in an account creation computer networked to the central computer. Each bidder account includes a bidder name, a bidder identification number, and a financial account number, such as a bidder's credit card or savings account number. In this embodiment, each bid received in the central computer also includes the bidder name and bidder identification number of the person contributing the bid. At the close of a bidding session, each bid contributed to the total bid of the winning group is matched by bidder identification number to a corresponding bidder account. The corresponding bidder account is then charged the bid amount contributed. (see column 4 lines 8-20 and column 6 lines 3-15).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Brown in order to facilitate the collection of the total bid of the winning group.

As per claim 2, Bogosian discloses, further comprising the step of using at least another portion of the deducted funds to effect payment to are operator of the electronic auction system.(see column 13 lines 50-55).

As per claim 3, Bogosian discloses, further comprising the step of sending an e-mail to at least the seller indicating that payment has been made by the buyer.(see column 5 lines 35-55).

As per claim 4, Bogosian discloses, wherein the e-mail sent to the buyer and seller. (see column 13 line 65 and column 5 line 50-55).

Bogosian and Brown fail to explicitly teach a link to a web site for leaving comments regarding the payment transaction.

However it is common for buyers and sellers to be provided means of communicating with the web site because it is common for a business to make allowance for receiving messages or responses or comments from their customers for example customer feedback that a business can used in the future and to provide customer satisfaction.

Therefore it would have been obvious tone of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian and Brown to include a link to a web site for leaving comments regarding the payment transaction because it is common for buyers and sellers to be provided means of communicating with the web site because it is common for a business to make allowance for receiving messages or responses or comments from their customers for example customer feedback that a business can used in the future and to provide customer satisfaction.

As per claim 5, Bogosian discloses wherein the payment page includes a plurality of fields and further comprising the steps of:
receiving information from the seller and automatically filling out at least a group of the plurality of fields using at least the information received from the seller. (see column13 lines 50-55).

As per claim 6, Bogosian discloses, wherein the plurality of fields consist of a sales tax field, and a shipping and handling field.(see column13 lines 50-60).

Art Unit: 3628

As per claim 7, Bogosian discloses wherein the step of sending the e-mail occurs after an auction conducted by the electronic auction system for the at least one item has closed. (see column 13 line 65 and column 14 line 5).

As per claim 9, Bogosian and Brown fail to teach further comprising the step of skipping the providing a payment page and receiving authorization steps if the at least one input is not received within a predetermined time period.

However skipping the providing a payment page and receiving authorization if the at least one input is not received within a predetermined time period is old and well known in the art entering transaction information because response time is very important when entering data in to a electronic form and when the data is not entered within a specific time period the transaction can be cancelled.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made the teachings of Bogosian and Brown to include skipping the providing a payment page and receiving authorization if the at least one input is not received within a predetermined time period is old and well known in the art entering transaction information because response time is very important when entering data in to a electronic form and when the data is not entered within a specific time period the transaction can be cancelled.

As per claim 10, Bogosian fail to explicitly teach further comprising the following steps prior to the deducting step:
determining whether notification has been received from the seller that payment has not been made by the buyer within a predetermined time period; and
skipping the providing a payment page and receiving authorization steps, if it is determined that notification has been received.

However Bogosian discloses upon that the seller first registers with the host web site and as part of the process the seller has the option of registering with Amazon payments which is a service provided by the web site operator (see column 5 lines 4-9) and on winning an auction or buying a fixed-price item, an email is sent to the buyer with a link to an Amazon.com Payments web page. If the buyer has enabled the 1-Click service, this page includes a button for paying immediately with the buyer's 1-Click

Art Unit: 3628

settings otherwise, the user is prompted to specify payment and shipping information. (see column 13 line 50-65 and column 14 line 5) and for sellers that are not registered with Payments service, the buyer and seller must normally contact each other to arrange for payment. For purposes of the remaining description, it may be assumed that the seller has registered to use payments. (see column 5 lines 20-30).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include determining whether notification has been received from the seller that payment has not been made by the buyer within a predetermined time period and skipping the providing a payment page and receiving authorization steps, if it is determined that notification has been received in order to insure receipt of payment for services or products whereby the seller can be notify prior to shipping any items.

As per claim 11, Bogosian and Brown fail to explicitly teach, wherein the method comprises the following steps prior to the step of receiving the at least one input from the buyer activating a character recognition mode and receiving characters corresponding to a portion of a hyperlink provided on the email and recognizing the received characters as corresponding to the portion of the hyperlink.

However receiving the at least one input from the buyer activating a character recognition mode and receiving characters corresponding to a portion of a hyperlink provided on the email and recognizing the received characters as corresponding to the portion of the hyperlink is old and well known in the art because it provide for an email with a link in order to connect a web page.

Therefore it would have been obvious tone of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian and Brown to include a link to a web site for leaving comments regarding the payment transaction because it is common for buyers and sellers to be provided means of communicating with the web site because it is common for a business to make allowance for receiving messages or responses or comments from their customers for example customer feedback that a business can used in the future and to provide customer satisfaction.

As per claim 12, Bogosian discloses a method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of sending an e-mail by the electronic auction system to the buyer of the at least one item. (see column 13 line 65 and column 14 line 5) and receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment.(see column 13 line 65 and column 14 line 5) and providing a payment page to the buyer after receiving the at least one input from the buyer.(see column 13 line 65 and column 14 line 5) receiving, via the payment page, authorization from the buyer to effect payment to the seller of the at least one item. (see column 5 lines 35-55) and effecting payment to at least the seller of the at least one item. (see column 5 lines 1-55).

Bogosian fail to explicitly transferring funds to a payment account storing funds within the electronic auction system.

However Bogosian discloses that the seller first registers with the host web site and as part of the process the seller has the option to register online to use amazon.com payments with is associated with the host web site and the collecting payments from buyers and electronically depositing funds into the seller checking account (see column 5 lines 1-65) and the host web site storing the bank routing and account number for a particular seller in an account database. (see column 12 lines 46-63).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Bogosian storing banking account information of the seller in an account database would have been the account used to store funds in for the seller when money is transferred a payment account storing funds within the electronic auction system.

As per claim 13, Bogosian discloses further comprising the steps of deducting funds from a payment account therein and corresponding to the buyer and transferring at least a portion of the deducted funds to at least one account

Art Unit: 3628

corresponding to an operator ("i. e, calculates commission to be retained by the web site operator") of the electronic auction system. (see column 5 lines 35-55).

Bogosian fail to explicitly teach storing funds.

However Brown discloses in a particularly advantageous embodiment, the method also includes the step of creating a bidder account for each bidder in an account creation computer networked to the central computer. Each bidder account includes a bidder name, a bidder identification number, and a financial account number, such as a bidder's credit card or savings account number. In this embodiment, each bid received in the central computer also includes the bidder name and bidder identification number of the person contributing the bid. At the close of a bidding session, each bid contributed to the total bid of the winning group is matched by bidder identification number to a corresponding bidder account. The corresponding bidder account is then charged the bid amount contributed. (see column 4 lines 8-20 and column 6 lines 3-15).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Brown in order to facilitate the collection of the total bid of the winning group.

As per claim 14, Bogosian discloses further comprising the step of sending an e-mail to the seller indicating that payment been made by the buyer. (see column 5 lines 50-55).

As per claim 15, Bogosian discloses wherein the method for effecting payment does not provide for any interaction between the buyer and the seller, and wherein the e-mail is sent automatically by the electronic auction system without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to the identity of the buyer. (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5).

As per claim 16, Bogosian discloses a method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of

Art Unit: 3628

receiving, via one of the electronic auction web site and an e-mail transmitted by the electronic auction system, at least one input from the buyer indicating an initiation to effect payment and effecting payment to the seller. (see column 5 lines 1-55 and column 13 line 65 and column 14 line 5) and wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5).

Bogosian fail to explicitly transferring funds to a payment account storing funds within the electronic auction system.

However Bogosian discloses that the seller first registers with the host web site and as part of the process the seller has the option to register online to use amazon.com payments with is associated with the host web site and the collecting payments from buyers and electronically depositing funds into the seller checking account (see column 5 lines 1-65) and the host web site storing the bank routing and account number for a particular seller in an account database. (see column 12 lines 46-63).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Bogosian storing banking account information of the seller in an account database would have been the account used to store funds in for the seller when money is transferred a payment account storing funds within the electronic auction system.

As per claim 17, Bogosian discloses wherein the step of effecting payment includes the steps of deducting funds from a payment account funds and corresponding to the buyer; and transferring at least a portion of the deducted funds to at least one payment account corresponding to an operator ("i. e, calculates commission to be retained by the web site operator") of the electronic auction system. (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5).

Bogosian fail to explicitly teach storing funds.

Art Unit: 3628

bidder name, a bidder identification number, and a financial account number, such as a bidder's credit card or savings account number. In this embodiment, each bid received in the central computer also includes the bidder name and bidder identification number of the person contributing the bid. At the close of a bidding session, each bid contributed to the total bid of the winning group is matched by bidder identification number to a corresponding bidder account. The corresponding bidder account is then charged the bid amount contributed. (see column 4 lines 8-20 and column 6 lines 3-15).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Brown in order to facilitate the collection of the total bid of the winning group.

As per claim 18, Bogosian and Brown fail to explicitly teach wherein the step of effecting payment includes the step of loaning funds to the buyer. However loaning funds to the buyer to effect payment is old and well known in the art because loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bogosian and Brown to include loaning funds to the buyer to effect payment during a transaction because loans and charging interest on the loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

As per claim 19, Bogosian discloses further comprising the step of displaying a page including a plurality of fields, the plurality of fields including a field providing an auction identification code corresponding to the at least one item, a field providing an identification name for the buyer, a field providing an identification name for the seller, and a field providing a description of the at least one item. (Note fig: 10-12).

As per claim 20, Bogosian and Brown fail to explicitly teach wherein the plurality of fields includes a field indicating if insurance was purchased by the buyer.

Art Unit: 3628

However fields indicating if insurance was purchased by the buyer is old and well known in the art because in a transaction insurance is needed to cover the cost in even of lost during shipping of the item and in some transaction insurance can be optional.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made modify the teaching of Bogosian and Brown to include fields indicating if insurance was purchased by the buyer because in a transaction insurance is needed to cover the cost in event of a lost during shipping of an item, and further in some transaction insurance can be optional.

As per claim 21, Bogosian discloses wherein the at least one input is received after the conclusion of an electronic auction conducted by the electronic auction system for the at least one item.

As per claim 22, Bogosian discloses further comprising the step of transmitting an e-mail to at least the seller.(see column 5 line 55).

As per claim 23, Bogosian fail to explicitly wherein the e-mail indicates an address corresponding to the buyer, a description of the at least one item, a purchase price of the at least one item, and an identification code corresponding to the at least one item.

However Bogosian discloses instructing the seller by email to ship the product to the buyer.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that the email sent by Bogosian would have included e-mail that indicates an address corresponding to the buyer, a description of the at least one item, a purchase price of the at least one item, and an identification code corresponding to the at least one item in order to identify the buyer to the seller.

As per claim 24, Bogosian fail to explicitly teach wherein the e-mail indicates an identification name corresponding to the buyer, and an identification name corresponding to the seller.

However Bogosian discloses instructing the seller by email to ship the product to the buyer.(see column 5 lines 50-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that the email sent by Bogosian would have included an e-mail that indicates an identification name corresponding to the buyer, and an identification name corresponding to the seller in order to identify the buyer to the seller.

As per claim 25, Bogosian discloses wherein the e-mail includes a link to a page for leaving comments regarding the payment transaction.(see column 13 line 65 and column 14 line 5 interpretive as claimed).

As per claim 26, Bogosian discloses wherein the e-mail includes a link to a page for displaying and/or printing payment transaction information. (see column 13 line 65 and column 14 line 5 interpretive as claimed).

As per claim 27, Bogosian discloses a method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of, receiving at least one input from the buyer to initiate a payment method. (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and initiating the payment method, wherein the payment method is at least one of deducting funds from a payment account therein corresponding to the buyer and wherein the method for effecting payment does not provide for any interaction between the buyer and the seller.(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5).

Bogosian fail to explicitly teach storing funds therein and loaning funds to the buyer for effecting payment.

However Brown discloses in a particularly advantageous embodiment, the method also includes the step of creating a bidder account for each bidder in an account creation computer networked to the central computer. Each bidder account includes a bidder name, a bidder identification number, and a financial account number, such as a bidder's credit card or savings account number. In this embodiment, each bid received in the central computer also includes the bidder name and bidder identification number of the person contributing the bid. At the close of a bidding session, each bid contributed to the total bid of the winning group is matched by bidder identification

Art Unit: 3628

number to a corresponding bidder account. The corresponding bidder account is then charged the bid amount contributed. (see column 4 lines 8-20 and column 6 lines 3-15).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Brown in order to facilitate the collection of the total bid of the winning group.

Bogosian and Brown fail to explicitly teach loaning funds to the buyer for effecting payment.

However loaning funds to the buyer for effecting payment is old and well known in the art because loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bogosian to include loaning funds to the buyer to effect payment during a transaction because loans and charging interest on the loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

As per claim 32, Bogosian discloses, wherein the email includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system, where the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection. (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and wherein the step of sending the e-mail by the electronic auction system to the buyer is performed automatically without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to the identity of the buyer. (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5).

Art Unit: 3628

As per claim 33, Bogosian discloses wherein the step of using at least a portion of the deducted funds to effect payment to at least the seller comprises the step of transferring at least the portion of the deducted funds to a payment account corresponding to the seller.(see column 5 lines 35-55) wherein the payment account corresponding to the buyer and the payment account corresponding to the seller are stored within a database system in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.(see column 4 lines 25-55).

As per claim 34, Bogosian discloses further comprising the step of automatically transferring funds to at least one of the payment account corresponding to the buyer and a payment account corresponding to the seller from at least one payment source corresponding to the buyer and at least one payment source corresponding to the seller, respectively.(see column 5 lines 35-55 and column 13 lines 65 and column 14 line 5).

As per claim 35, Bogosian discloses further comprising the step of determining the identity of the buyer prior to sending the e-mail, and wherein the method for effecting payment does not provide for any action on the part of the seller after said determining step. (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5).

As per claim 36, Bogosian discloses wherein prior to the step of deducting funds, further comprising the step of receiving authorization from the buyer to use at least one other method for effecting payment, besides deducting funds from the at least one payment account corresponding to the buyer.(see column 5 lines 35-55).

As per claim 37, Bogosian and Brown fail to explicitly wherein one method of the at least one other method comprises the steps of loaning funds to the buyer for effecting payment by the electronic auction system and charging the buyer interest for the amount of funds loaned.

However loaning funds to the buyer to effect payment during a transaction and charging the buyer interest for the amount of funds loaned is old and well known in the art because loans and charging interest on the loans are commonly made to

accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bogosian and Brown to include loaning funds to the buyer to effect payment during a transaction because loans and charging interest on the loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

As per claim 38, Bogosian and Brown fail to explicitly teach further comprising the step of receiving authorization from the buyer to at least one of provide insurance coverage for the at least one item and guarantee the at least one item.

However authorization from the buyer to at least one of provide insurance coverage for the at least one item and guarantee the at least one item is old and well known in the art because in a transaction insurance is needed to cover the cost in event of lost during shipping of the item and in some transaction insurance coverage can be optional.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made modify the teaching of Bogosian and Brown to include fields indicating if insurance was purchased by the buyer because in a transaction insurance is needed to cover the cost in event of lost during shipping of the item and in some transaction insurance coverage can be optional.

As per claim 39, Bogosian and Brown fail to explicitly teach further comprising the step of providing the buyer and the seller with a plurality of checks for drafting against the payment account corresponding to the buyer and a payment account corresponding to the seller, respectively.

However providing the buyer and the seller with a plurality of checks for drafting against the payment account corresponding to the buyer and a payment account corresponding to the seller, respectively is done to effect payment from the buyer account in order to credit a seller account for an item purchased.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian and Brown to include providing the buyer and the seller with a plurality of checks for drafting against the payment account corresponding to the buyer and a payment account corresponding to the seller, respectively is done to effect payment from the buyer account in order to credit a seller account for an item purchased.

As per claim 40, Bogosian discloses further comprising the step of providing at least one incentive to the buyer and the seller, wherein the at least one incentive is selected from the group consisting of adding a predetermined amount of funds to the payment account corresponding to the buyer, adding a predetermined amount of funds to a payment account corresponding to the seller, paying shipping charges for the at least one item, offering at least one of the buyer and the seller at least one chance of winning a prize drawing, automatically entering at least one of the and the seller buyer in a periodic sweepstakes.(see column 5 lines 35-55).

As per claim 41, Bogosian and Brown fail to explicitly teach further comprising the steps of investing the funds within the at least one payment account corresponding to the buyer; and transferring at least a portion of funds earned by investing to the at least one payment account corresponding to the buyer.

However investing the buyer funds within the at least one payment account and transferring at least a portion of funds earned by investing to the at least one payment account corresponding to the buyer is old and well known because investment of funds are used to create a financial gain based on the return of that investment for the buyer.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian and Brown because investment of funds are used to create a financial gain based on the return of that investment for the buyer.

As per claim 42, Bogosian discloses wherein the email includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system.(see column 13 line 65 and column 14 line 50)

Art Unit: 3628

and wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.(see column 5 lines 35-55 and column 4 lines 25-30).

As per claim 43, Bogosian discloses wherein at least one of the at least one payment account corresponding to the buyer and at least one of the at least one account corresponding to the seller are stored within a database system in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.(see column 4 lines 20-55).

As per claim 44, Bogosian discloses further comprising the step of automatically sending the e-mail by the electronic auction system to the buyer without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to identity of the buyer, wherein the e-mail includes a link to an electronic auction payment system.(see column 13 line 5 and column 14 line 5) and wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system.(see column 13 line 5 and column 14 line 5 and column 5 lines 35-55) and wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.(see column 4 lines 25-55).

As per claim 45, Bogosian discloses wherein the payment account corresponding to the buyer and at least one of the at least one payment account corresponding to the seller are stored within a database system in electronic operative communication with the electronic auction system via at least one of an. Internet and a non-Internet connection.(see column 4 lines 20-55).

As per claim 46, Bogosian discloses further comprising the step of automatically transferring funds to at least one of the payment account corresponding to the buyer and the at least one payment account corresponding to the seller from at least one payment source corresponding to the buyer and at least one payment source corresponding to the seller, respectively.(see column 5 lines 35-55).

As per claims 47-50, Bogosian discloses a method for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the method comprising the steps of: sending an e-mail by the electronic commerce system to the buyer of the at least one item(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) receiving, via one of the electronic commerce web site and the e-mail, at least one input from the buyer indicating an initiation, to effect payment(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and providing at least one payment page to the buyer after receiving the at least one input from the buyer(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and receiving, via the at least one payment page, authorization from the buyer to effect payment to the seller of the at least one item(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and effecting payment to at least the seller of the at least one item. (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5).

Bogosian fail to explicitly transferring funds to a payment account storing funds within the electronic auction system.

However Bogosian discloses that the seller first registers with the host web site and as part of the process the seller has the option to register online to use amazon.com payments with is associated with the host web site and the collecting payments from buyers and electronically depositing funds into the seller checking account (see column 5 lines 1-65) and the host web site storing the bank routing and account number for a particular seller in an account database. (see column 12 lines 46-63).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Bogosian storing banking account information of the seller in an account database would have been the account used to store funds in for the seller when money is transferred a payment account storing funds within the electronic auction system.

Art Unit: 3628

As per claim 51, Bogosian discloses further comprising the step of using at least one other method for effecting payment besides deducting funds from the at least one payment account corresponding to the buyer.(see column 5 line 30).

As per claim 52, Bogosian and Brown fail to explicitly teach wherein the at least one other method includes loaning funds to the buyer for effecting payment by the electronic commerce system.

However loaning funds to the buyer to effect payment is old and well known in the art because loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bogosian and Brown to include loaning funds to the buyer to effect payment during a transaction because loans and charging interest on the loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

As per claim 53, Bogosian discloses further comprising the step of retaining the transferred funds within the at least one account corresponding to the seller for a period of time before transferring at least a portion of the retained funds to an account corresponding to the seller.(see column 13 lines 50-60).

As per claim 54, Bogosian discloses a set of programmable instructions capable of being executed by at least one processor for performing a method for effecting payment for at least one item offered for sale via an. electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the method for effecting payment comprising the steps of:
automatically sending an e-mail to the buyer after a determination is made as to identity of the buyer and without receiving any input from the seller or the buyer after said determination is made. (see column 5 lines 35-55 and column 13 line 65 and column 14

Art Unit: 3628

line 5) and receiving at least one input from the buyer via the e-mail (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and providing at least one payment page to the buyer after receiving the at least one input from the buyer, at least one of the at least one payment page including payment authorization means for receiving at least one payment authorization input from the buyer (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and receiving the at least one payment authorization input from the buyer via the payment authorization means (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and deducting funds from at least one payment account corresponding to the buyer to be used for effecting payment to the seller. (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5).

Bogosian fail to explicitly teach storing funds therein.

However Brown discloses in a particularly advantageous embodiment, the method also includes the step of creating a bidder account for each bidder in an account creation computer networked to the central computer. Each bidder account includes a bidder name, a bidder identification number, and a financial account number, such as a bidder's credit card or savings account number. In this embodiment, each bid received in the central computer also includes the bidder name and bidder identification number of the person contributing the bid. At the close of a bidding session, each bid contributed to the total bid of the winning group is matched by bidder identification number to a corresponding bidder account. The corresponding bidder account is then charged the bid amount contributed. (see column 4 lines 8-20 and column 6 lines 3-15).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Brown in order to facilitate the collection of the total bid of the winning group.

As per claim 55, Bogosian discloses an integrated electronic commerce and electronic payment platform for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items the electronic commerce web site being maintained by

Art Unit: 3628

an electronic commerce system the integrated electronic commerce and electronic payment computer platform having application software for performing a payment method comprising the steps of receiving at least one input from the buyer indicating an initiation to effect payment.(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and providing at least one payment page to the buyer after receiving the at least one input from the buyer.(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and receiving, via the at least one payment page authorization from the buyer to use a particular payment method to effect payment to the seller.(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and automatically determining in accordance with the particular payment method at least one payment account storing funds therein and corresponding to the buyer for deducting funds there from deducting funds from the at least one payment account corresponding to the buyer.(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and transferring at least a portion of the deducted funds to at least one payment account corresponding to the seller to effect payment to the seller, wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are configured for storing funds therein and are stored within a database system of the integrated platform. (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and wherein data stored within the database system are accessible by the plurality of users via the electronic commerce web site.(see column 4 lines 30-40 and lines 60-65).

Bogosian fail to explicitly teach configured for storing funds therein.

However Brown discloses in a particularly advantageous embodiment, the method also includes the step of creating a bidder account for each bidder in an account creation computer networked to the central computer. Each bidder account includes a bidder name, a bidder identification number, and a financial account number, such as a bidder's credit card or savings account number. In this embodiment, each bid received in the central computer also includes the bidder name and bidder identification number of the person contributing the bid. At the close of a bidding session, each bid contributed to the total bid of the winning group is matched by bidder identification

Art Unit: 3628

number to a corresponding bidder account. The corresponding bidder account is then charged the bid amount contributed. (see column 4 lines 8-20 and column 6 lines 3-15).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Brown in order to facilitate the collection of the total bid of the winning group.

As per claim 56, Bogosian discloses wherein the method does not provide for any interaction between the buyer and the seller.(see column 5 lines 35-55 and column 12 lines 46-50).

As per claim 57, Bogosian discloses wherein the method further comprises, prior to the step of receiving at least one input from the buyer, the step of automatically sending an. e-mail by the electronic commerce system without receiving any input from the seller or the buyer after a determination is made by the electronic commerce system as to the identity of the buyer, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication that the buyer has selected one of a link on the e-mail and an. icon displayed on the electronic commerce web site.(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5).

As per claim 58, Bogosian discloses wherein the payment method further comprises the step of using at least one other method for effecting payment besides deducting funds from the at least one payment account corresponding to the buyer.(see column 5 line 30).

As per claim 59, Bogosian and Brown fail to explicitly teach wherein the at least one other method includes loaning funds to the buyer for effecting payment by the electronic commerce system.

However loaning funds to the buyer to effect payment is old and well known in the art because loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bogosian and Brown to include loaning funds to the buyer to effect

payment during a transaction because loans and charging interest on the loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

As per claim 60, Bogosian discloses wherein the method further comprises the step of retaining the transferred funds within the at least one payment account corresponding to the seller for a period of time before transferring at least a portion of the retained funds to an account corresponding to the seller, wherein said account is externally located from said database system.(see column 13 lines 50-60).

As per claim 61, Bogosian discloses wherein the electronic, commerce system is an electronic auction system and the electronic commerce web site is an electronic auction web site.(see column 5 lines 35-55).

As per claim 62, Bogosian discloses effecting an immediate payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic commerce web site, where the electronic commerce web site is accessible by a plurality of users and maintained by an electronic commerce system, the method comprising; the steps of receiving via the electronic commerce web site at least one input from the buyer indicating an initiation to effect the immediate payment(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and providing at least one payment page to the buyer after receiving the at least one input from the buyer(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and receiving via the at least one payment page, authorization from the buyer to transfer funds from at least one payment account corresponding to the buyer to at least one payment account corresponding to the seller(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5) and transferring funds from the at least one payment account corresponding to the buyer to the at least one payment account corresponding to the seller, in real-time to effect the immediate payment, wherein the method for effecting the immediate payment does not provide for any interaction between the buyer and the seller. (see column 5 lines 35-55 and column 13 line 65 and column 14 line 5).

Bogosian fail to explicitly teach storing funds therein.

However Brown discloses in a particularly advantageous embodiment, the method also includes the step of creating a bidder account for each bidder in an account creation computer networked to the central computer. Each bidder account includes a bidder name, a bidder identification number, and a financial account number, such as a bidder's credit card or savings account number. In this embodiment, each bid received in the central computer also includes the bidder name and bidder identification number of the person contributing the bid. At the close of a bidding session, each bid contributed to the total bid of the winning group is matched by bidder identification number to a corresponding bidder account. The corresponding bidder account is then charged the bid amount contributed. (see column 4 lines 8-20 and column 6 lines 3-15).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Bogosian to include storing funds therein taught by Brown in order to facilitate the collection of the total bid of the winning group.

As per claim 63, Bogosian discloses wherein the electronic commerce web site is an electronic auction web site and the at least one item is offered by the seller for an electronic auction sale, and wherein the at least one input from the buyer is received before any bids are received for the at least one item.(see column 5 lines 35-55).

As per claim 64, Bogosian discloses further comprising the step of indicating shipping and handling costs for the at least one item on the at least one payment page.(see column 5 lines 35-55).

As per claim 65, Bogosian and Brown fail to explicitly teach wherein the transferring step further comprises the step of transferring funds loaned to the buyer by the electronic commerce system for effecting the immediate payment.

However transferring funds, loaned to the buyer for effecting the immediate payment

is old and well known in the art because loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to purchase items the amount used for the purchase is actually a loan on the credit card.

Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bogosian and Brown to include transferring funds loaned to the buyer for effecting the immediate payment because loans and charging interest on the loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

As per claim 66, Bogosian discloses wherein the at least one input is received after the conclusion of an electronic auction conducted by the electronic commerce system for the at least one item.(see column 13 line 65 and column 14 line 5).

As per claim 67, Bogosian discloses further comprising the step of providing a page indicating the amount of funds transferred to effect the immediate payment.(see column 5 lines 35-55 and column 13 line 65 and column 14 line 5).

As per claim 68, Bogosian fail to explicitly the step of transmitting an e-mail to at least the seller, wherein the e-mail indicates an address corresponding to the buyer, a description of the at least one item a purchase price of the at least one item, and an identification code corresponding to the at least one item.

However Bogosian discloses instructing the seller by email to ship the product to the buyer.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that the email sent by Bogosian would have included e-mail that indicates an address corresponding to the buyer, a description of the at least one item, a purchase price of the at least one item, and an identification code corresponding to the at least one item in order to identify the buyer to the seller.

As per claim 69, Bogosian discloses wherein the email includes a link to a page for leaving comments regarding the payment transaction.(see column 13 lines 65 and column 14 line 5).

As per claim 70, Bogosian discloses further comprising the step of transferring funds to at least one account corresponding to an operator of the electronic commerce system.(see column 5 lines 35-55).

As per claim 71, Bogosian discloses wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are stored within a database of a payment system integrated with the electronic commerce system.(see column 4 lines 20-40).

Response to Arguments

6. Applicant's arguments files on 01/7/03 have been fully considered but they are not persuasive for the following reasons.

7. In response to applicant's arguments regarding Bosgosian and Brown.

8. In response to Applicant's arguments that references fail to teach or suggest "storing funds therein" this limitation is disclosed by Brown as stated creating a bidder account for each bidder in an account creation computer networked to the central computer. Each bidder account includes a bidder name, a bidder identification number, and a financial account number, such as a bidder's credit card or savings account number. In this embodiment, each bid received in the central computer also includes the bidder name and bidder identification number of the person contributing the bid. At the close of a bidding session, each bid contributed to the total bid of the winning group is matched by bidder identification number to a corresponding bidder account. The corresponding bidder account is then charged the bid amount contributed. see column 4 lines 8-20 and column 6 lines 1-15 it is clear that an account for storing funds is disclosed within these teachings.

9. In response to Applicant's arguments that references fail to teach or suggest "transferring funds to a payment account storing funds within the electronic auction system" these limitations are addressed by Bogosian where it states that the seller first registers with the host web site and as part of the process the seller has the option to register online to use amazon.com payments with is associated with the host web site and the collecting payments from buyers and electronically depositing funds into the seller checking account (see column 5 lines 1-65) and the host web site storing the bank routing and account number for a particular seller in an account database. see

Art Unit: 3628

column 12 lines 46-63 therefore storing financial account of the seller in a seller account in a database indicate where the transferred funds would be stored.

10. In response to Applicant's arguments that references fail to teach or suggest "payment account storing correspond to the buyer and transferring a portion of the deducted funds to an account corresponding to an operator of the electronic auction system" these limitations are addressed in a combination of teachings where Bogosian discloses the transaction facility calculates the commission to be retained by the host web site and the operator of the. see column 5 lines 35-55 it would have been obvious that the commission or funds retained by the operator would have been stored in an account of the host web site conducting the auction.

Brown discloses creating a bidder account for each bidder in an account creation computer networked to the central computer. Each bidder account includes a bidder name, a bidder identification number, and a financial account number, such as a bidder's credit card or savings account number. In this embodiment, each bid received in the central computer also includes the bidder name and bidder identification number of the person contributing the bid. At the close of a bidding session, each bid contributed to the total bid of the winning group is matched by bidder identification number to a corresponding bidder account. The corresponding bidder account is then charged the bid amount contributed. see column 4 lines 8-20 and column 6 lines 3-15 it is clear that an account for storing funds is disclosed within these teachings.

11. In response to Applicant's arguments that references fail to teach or suggest "storing funds therein and loaning funds to the buyer for effecting payment" these limitation are addressed as follows.

Brown discloses in a particularly advantageous embodiment, the method also includes the step of creating a bidder account for each bidder in an account creation computer networked to the central computer. Each bidder account includes a bidder name, a bidder identification number, and a financial account number, such as a bidder's credit card or savings account number. In this embodiment, each bid received in the central computer also includes the bidder name and bidder identification number of the person contributing the bid. At the close of a bidding session, each bid contributed to the total

Art Unit: 3628

bid of the winning group is matched by bidder identification number to a corresponding bidder account. The corresponding bidder account is then charged the bid amount contributed. see column 4 lines 8-20 and column 6 lines 3-15 it is clear that an account for storing funds is disclosed within these teachings.

However loaning funds to the buyer for effecting payment is old and well known in the art because loans are commonly made to accommodate different transactional needs for the borrower for example when buying items and using a credit card to pay for the items the amount used for the purchase is actually a loan on the credit card.

12. In response to Applicant's arguments that references fail to teach or suggest "deducting funds from payment account storing funds therein and corresponding to the buyer " these limitations are addressed in a combinations of teachings as stated.

Bogosian discloses a method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of sending an e-mail by the electronic auction system to the buyer of the at least one item.(see column 13 line 65 and column 14 line 5) and receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment.(see column 13 line 65 and column 14 line 5) and receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment.(see column 13 line 65 and column 14 line 5 and see column 5 lines 35-55) and providing a payment page to the buyer after receiving the at least one input from the buyer.(see column 13 line 65 and column 14 line 5 and see column 5 lines 35-55) and receiving, via the payment page, authorization from the buyer to deduct funds from a payment account corresponding to the buyer. (see column 5 lines 35-55) and deducting funds from the payment account corresponding to the buyer. (see column 5 lines 35-55) and using at least a portion of the deducted funds to effect payment to at least the seller, wherein the method for effecting payment does not provide for any interaction between the buyer and the seller. see column 5 lines 35-55.

Brown discloses in a particularly advantageous embodiment, the method also includes the step of creating a bidder account for each bidder in an account creation computer networked to the central computer. Each bidder account includes a bidder name, a bidder identification number, and a financial account number, such as a bidder's credit card or savings account number. In this embodiment, each bid received in the central computer also includes the bidder name and bidder identification number of the person contributing the bid. At the close of a bidding session, each bid contributed to the total bid of the winning group is matched by bidder identification number to a corresponding bidder account. The corresponding bidder account is then charged the bid amount contributed. see column 4 lines 8-20 and column 6 lines 3-15 it is clear that an account for storing funds corresponding to the buyer is disclosed within these teachings.

13. In response to Applicant's arguments that references fail to teach or suggest" sending an email to the seller indicating that payment has been made by the buyer "however these limitation are disclosed as stated, Bogosian discloses, wherein the e-mail sent to the buyer and seller. (see column 13 line 65 and column 5 line 50-55). However it would have been obvious for buyers and sellers to be provided means of communicating with the web site because it is common for a business to make allowance for receiving messages or responses or comments from their customers for example customer feedback that a business can used in the future and to provide customer satisfaction.

14. In response to Applicant's arguments that references fail to teach or suggest" receiving the at least one input from the buyer activating a character recognition mode and receiving characters corresponding to a portion of a hyperlink provided on the email and recognizing the received characters as corresponding to the portion of the hyperlink" this limitation as stated receiving the at least one input from the buyer activating a character recognition mode and receiving characters corresponding to a portion of a hyperlink provided on the email and recognizing the received characters as corresponding to the portion of the hyperlink is old and well known in the art because it provide for an email with a link in order to connect a web page.

Conclusion

Art Unit: 3628

15. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, THIS ACTION IS MADE FINAL. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication from the examiner should be directed to Clement Graham at (703) 305-1874. The examiner can normally be reached on Monday, Tuesday, and Wednesday from 5:30AM. to 6:00PM.


16. If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Sam Hyung can be reached on (703) 305-0505.

The Official Fax Number for TC-3600 is: (703) 305-7687

Clement Graham

Patent Examiner

December 03, 2004


FRANTZY PONOMAREV
PATENT EXAMINER
AU 3628